



Unsecured Personal Funding

W2 – Employees

Funding Details

\$10,000 to \$400,000 - Funded in as little as a week.

Approvals in As Little As 24 Hours

NO Upfront Costs. 15% Success Fee If Funded

No Down Payment, No Collateral, or No Reserves needed. Borrowers pay a 15% (15pts) fee if successfully funded.

Term Loans – 3- or 5-Year Terms with rates as low as 6%* for well qualified borrowers. Monthly Payments of Principal and Interest.

Lines of Credit – Flexible Borrowing option. Rates as low as 6%* for well qualified borrowers. Monthly Payments of Principal and Interest. Requires a 700+ Credit Score.

**Lenders determine the interest rates, terms, and payments.*

REQUIREMENTS:

- 1. 650+ Credit Scores: Must be reporting on all 3 credit bureaus.**
- 2. 2+ Years of Clean Credit History: No recent late payments, no judgements, collections, or liens. Bankruptcies must be discharged for a minimum of 2 years.**
- 3. No New Accounts in The Last 6 Months. (Credit Cards, Increasing Credit, Personal Loans, Refinances, Mortgages, etc.)**
- 4. 50% or Lower Revolving Debt**
- 5. No More Than 6 Inquiries on ALL Credit Bureau in the last 6 Months**
- 6. \$30,000 Provable Income**



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DOCUMENTS NEEDED:

Signed Contract and Completed Application

ID Color Copy, Front and Back in PDF or JPEG format. Driver's License, State ID, or Passport

Proof of Income: W2 & 1 Month Pay Stubs

Social Security Card Color Copy, Front and Back in PDF or JPEG format and Back

Logins to Credit Monitoring Website: Must show all 3 scores. NO CREDIT KARMA.

<http://www.identityiq.com>

<https://www.privacyguard.com>

<https://checkfreescore.com>

3 Months of Personal Bank Statement: Must show direct deposit.

Utility Bill: Electric, Gas, Water, Waste, Cable, Telephone or Credit Card Statement

Voided Personal Check: No Starter Checks. Direct Deposit form or Official Letter from the bank if no voided check.